
State:	District of Columbia	Filing Company:	Transamerica Life Insurance Company
TOI/Sub-TOI:	MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan		
Product Name:	2020 Transamerica Standard Group Underwritten (Pre & Post MIPPA) Medicare Supplement Rate Filing		
Project Name/Number:	Med Supp Rates/07g		

Filing at a Glance

Company:	Transamerica Life Insurance Company
Product Name:	2020 Transamerica Standard Group Underwritten (Pre & Post MIPPA) Medicare Supplement Rate Filing
State:	District of Columbia
TOI:	MS05G Group Medicare Supplement - Standard Plans
Sub-TOI:	MS05G.015 Multi-Plan
Filing Type:	Rate
Date Submitted:	02/11/2020
SERFF Tr Num:	AEGC-132225132
SERFF Status:	Submitted to State
State Tr Num:	
State Status:	
Co Tr Num:	1963 & 2141
Implementation	06/01/2020
Date Requested:	
Author(s):	Teri Schaffer-Jones, Kristina Bryant, Sharon Miles
Reviewer(s):	
Disposition Date:	
Disposition Status:	
Implementation Date:	

State: District of Columbia **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan
Product Name: 2020 Transamerica Standard Group Underwritten (Pre & Post MIPPA) Medicare Supplement Rate Filing
Project Name/Number: Med Supp Rates/07g

General Information

Project Name: Med Supp Rates

Project Number: 07g

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: The rates for this policy form in our domiciliary state of Iowa are pending.

Explanation for Combination/Other:

Market Type: Group

Submission Type: New Submission

Group Market Size: Large

Group Market Type: Association

Overall Rate Impact: 7.7%

Filing Status Changed: 02/11/2020

State Status Changed:

Deemer Date:

Created By: Sharon Miles

Submitted By: Sharon Miles

Corresponding Filing Tracking Number:

Filing Description:

2020 Annual Transamerica Life Insurance Standard Group Underwritten (Pre & Post MIPPA) Medicare Supplement Rate Filing.

Policy Form(s): MS4500GPT-F, MS4500GPT-G, MS4500GPT-J, MS8000GPT-A, MS8000GPT-B, MS8000GPT-C, MS8000GPT-D, MS8000GPT-F, MS8000GPT-G, MS8000GPT-K, MS8000GPT-L, MS8000GPT-M, MS8000GPT-N

Enclosed is our rate submission for the benefits contained in the Standardized Medicare Supplement plans. Any rate revision would be effective the first day of the month following 90 days from the effective date of the approval.

To aid in the rate review process, the actuarial memorandum is in line with the rate revision filing format recommended in the NAIC Medicare Supplement Model Regulations Compliance Manual. We have also combined the experience of the 1992 and 2010 plans to determine the rate adjustments requested in this filing.

Company and Contact

Filing Contact Information

Sharon Miles, Actuarial Administrator
100 Light Street
Mail Stop B-3449
Baltimore, MD 21202

Sharon.Miles@transamerica.com
800-233-4624 [Phone] 5466 [Ext]
410-209-5910 [FAX]

Filing Company Information

Transamerica Life Insurance
Company
4333 Edgewood Road NE
Cedar Rapids, IA 52499
(800) 233-4624 ext. [Phone]

CoCode: 86231
Group Code: 468
Group Name:
FEIN Number: 39-0989781

State of Domicile: Iowa
Company Type: Life and
Health
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No

State: District of Columbia **Filing Company:** Transamerica Life Insurance Company
TOI/Sub-TOI: MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan
Product Name: 2020 Transamerica Standard Group Underwritten (Pre & Post MIPPA) Medicare Supplement Rate Filing
Project Name/Number: Med Supp Rates/07g

Fee Explanation:

State:	District of Columbia	Filing Company:	Transamerica Life Insurance Company
TOI/Sub-TOI:	MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan		
Product Name:	2020 Transamerica Standard Group Underwritten (Pre & Post MIPPA) Medicare Supplement Rate Filing		
Project Name/Number:	Med Supp Rates/07g		

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	6.000%
Effective Date of Last Rate Revision:	04/01/2019
Filing Method of Last Filing:	SERFF
SERFF Tracking Number of Last Filing:	AEGC-131663155

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Transamerica Life Insurance Company	7.700%	7.700%	\$7,135	54	\$92,981	8.000%	0.000%

SERFF Tracking #:

AEGC-132225132

State Tracking #:

Company Tracking #:

1963 & 2141

State: District of Columbia

Filing Company:

Transamerica Life Insurance Company

TOI/Sub-TOI: MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan

Product Name: 2020 Transamerica Standard Group Underwritten (Pre & Post MIPPA) Medicare Supplement Rate Filing

Project Name/Number: Med Supp Rates/07g

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		EXHIBIT A	MS4500GPT-F, MS4500GPT-J	Revised	Previous State Filing Number: AEGC-131663155 Percent Rate Change Request: 8	4500 exhibit_a_p.pdf,
2		EXHIBIT A	MS4500GPT-G	Revised	Previous State Filing Number: AEGC-131663155 Percent Rate Change Request:	
3		EXHIBIT A	MS8000GPT-G, MS8000GPT-K, MS8000GPT-L, MS8000GPT-M, MS8000GPT-N	Revised	Previous State Filing Number: AEGC-131663155 Percent Rate Change Request: 8	8000 exhibit_a_p.pdf,
4		EXHIBIT A	MS8000GPT-A, MS8000GPT-B, MS8000GPT-C, MS8000GPT-D, MS8000GPT-F	Revised	Previous State Filing Number: AEGC-131663155 Percent Rate Change Request:	

Exhibit A
Transamerica Life Insurance Company

**Mass Marketed Standard Group Medicare Supplement
Premium Rates Non-Smoker Issued Prior To 06/01/2010
District of Columbia**

Current Monthly Premium Rates

Issue Age	Plan F	Plan G
65	156	156
66	166	166
67	174	175
68	180	181
69	185	187
70	195	201
71	204	210
72	212	219
73	223	230
74	233	241
75	245	248
76	259	263
77	268	273
78	283	287
79	298	302
80	319	322
81	333	337
82	350	354
83	368	371
84 - 89	385	389
90 & Up	385	389

Proposed Rate Change

	Plan F	Plan G
All Ages	8.0%	0.0%

Proposed Monthly Premium Rates

Issue Age	Plan F	Plan G
65	168	156
66	179	166
67	188	175
68	194	181
69	200	187
70	211	201
71	220	210
72	229	219
73	241	230
74	252	241
75	264	248
76	280	263
77	290	273
78	305	287
79	322	302
80	344	322
81	360	337
82	378	354
83	397	371
84 - 89	416	389
90 & Up	416	389

Modal Factors	Annual	Semi-Annual	Quarterly	Monthly
Direct Bill	11.400	5.850	3.000	1.000
ACH/EFT	11.400	5.700	2.850	0.950

Exhibit A
Transamerica Life Insurance Company

**Mass Marketed Standard Group Medicare Supplement
Premium Rates Non-Smoker Issued Prior To 06/01/2010
District of Columbia**

Current Monthly Premium Rates

Issue Age	Plan J ND
65	148
66	158
67	167
68	172
69	177
70	187
71	195
72	203
73	213
74	223
75	234
76	249
77	257
78	272
79	286
80	304
81	318
82	334
83	351
84 - 89	368
90 & Up	368

Proposed Rate Change

	Plan J ND
All Ages	8.0%

Proposed Monthly Premium Rates

Issue Age	Plan J ND
65	160
66	170
67	180
68	186
69	191
70	201
71	211
72	219
73	230
74	241
75	253
76	269
77	278
78	294
79	309
80	328
81	343
82	361
83	379
84 - 89	397
90 & Up	397

Modal Factors	Annual	Semi-Annual	Quarterly	Monthly
Direct Bill	11.400	5.850	3.000	1.000
ACH/EFT	11.400	5.700	2.850	0.950

Exhibit A
Transamerica Life Insurance Company

**Mass Marketed Standard Group Medicare Supplement
Premium Rates Smoker Issued Prior To 06/01/2010
District of Columbia**

Current Monthly Premium Rates

Issue Age	Plan F	Plan G
65	181	181
66	193	193
67	202	204
68	209	210
69	215	216
70	227	234
71	237	245
72	247	254
73	259	267
74	272	279
75	284	288
76	301	306
77	312	316
78	329	334
79	346	352
80	371	374
81	387	391
82	407	411
83	428	432
84 - 89	448	452
90 & Up	448	452

Proposed Rate Change

	Plan F	Plan G
All Ages	8.0%	0.0%

Proposed Monthly Premium Rates

Issue Age	Plan F	Plan G
65	196	181
66	208	193
67	218	204
68	225	210
69	232	216
70	246	234
71	256	245
72	267	254
73	280	267
74	294	279
75	306	288
76	325	306
77	337	316
78	355	334
79	374	352
80	400	374
81	418	391
82	440	411
83	462	432
84 - 89	484	452
90 & Up	484	452

Modal Factors	Annual	Semi-Annual	Quarterly	Monthly
Direct Bill	11.400	5.850	3.000	1.000
ACH/EFT	11.400	5.700	2.850	0.950

Exhibit A
Transamerica Life Insurance Company

**Mass Marketed Standard Group Medicare Supplement
Premium Rates Smoker Issued Prior To 06/01/2010
District of Columbia**

Current Monthly Premium Rates

Issue Age	Plan J ND
65	164
66	174
67	184
68	189
69	195
70	205
71	215
72	223
73	234
74	246
75	258
76	273
77	283
78	299
79	314
80	335
81	349
82	368
83	386
84 - 89	405
90 & Up	405

Proposed Rate Change

	Plan J ND
All Ages	8.0%

Proposed Monthly Premium Rates

Issue Age	Plan J ND
65	177
66	188
67	199
68	204
69	211
70	222
71	232
72	241
73	253
74	266
75	279
76	295
77	305
78	323
79	340
80	362
81	377
82	397
83	417
84 - 89	437
90 & Up	437

Modal Factors	Annual	Semi-Annual	Quarterly	Monthly
Direct Bill	11.400	5.850	3.000	1.000
ACH/EFT	11.400	5.700	2.850	0.950

Exhibit A
Transamerica Life Insurance Company
Policy Form Series: MS8000GPT

Mass Marketed Standard Group Medicare Supplement
Premium Rates Non-Smoker
District of Columbia

Current Monthly Premium Rates

Issue Age	PlanA-2010	PlanB-2010	PlanC-2010	PlanD-2010	PlanF-2010	PlanG-2010	PlanK-2010	PlanL-2010	PlanM-2010	PlanN-2010
65	94	123	147	134	147	136	67	100	123	116
66	100	131	156	143	157	145	72	107	131	124
67	107	138	166	153	164	153	75	112	138	129
68	109	143	171	158	170	158	78	116	142	134
69	113	147	177	163	175	162	80	119	146	138
70	120	157	186	173	184	175	84	125	154	145
71	125	164	193	180	193	183	88	131	161	152
72	130	170	202	188	201	191	92	136	168	158
73	137	179	212	197	211	200	97	143	177	166
74	144	187	221	206	221	210	101	150	185	174
75	154	196	233	211	231	216	106	157	193	182
76	165	208	247	224	245	229	112	166	205	193
77	170	215	256	232	254	237	116	172	212	200
78	179	227	270	245	267	250	122	182	224	210
79	188	239	285	258	282	263	129	192	236	222
80	200	253	302	276	301	280	138	205	252	237
81	209	265	314	288	315	293	144	214	264	248
82	220	278	331	304	331	309	152	225	277	261
83	231	292	347	319	348	323	159	237	291	274
84 - 89	242	306	364	334	364	339	167	247	305	287
90 & Up	242	306	364	334	364	339	167	247	305	287

Proposed Rate Change

	PlanA-2010	PlanB-2010	PlanC-2010	PlanD-2010	PlanF-2010	PlanG-2010	PlanK-2010	PlanL-2010	PlanM-2010	PlanN-2010
All Ages	8.0%	8.0%	8.0%	8.0%	8.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Proposed Monthly Premium Rates

Issue Age	PlanA-2010	PlanB-2010	PlanC-2010	PlanD-2010	PlanF-2010	PlanG-2010	PlanK-2010	PlanL-2010	PlanM-2010	PlanN-2010
65	101	133	159	145	159	136	67	100	123	116
66	108	142	169	154	170	145	72	107	131	124
67	115	149	180	165	177	153	75	112	138	129
68	118	154	185	170	184	158	78	116	142	134
69	122	159	191	176	189	162	80	119	146	138
70	130	169	201	187	199	175	84	125	154	145
71	135	177	209	195	208	183	88	131	161	152
72	141	184	218	203	217	191	92	136	168	158
73	148	193	229	213	228	200	97	143	177	166
74	156	202	239	223	238	210	101	150	185	174
75	167	212	252	228	250	216	106	157	193	182
76	178	225	267	242	264	229	112	166	205	193
77	183	233	276	251	274	237	116	172	212	200
78	193	245	292	265	289	250	122	182	224	210
79	203	258	307	278	304	263	129	192	236	222
80	216	273	326	298	325	280	138	205	252	237
81	226	286	339	312	340	293	144	214	264	248
82	238	300	358	328	358	309	152	225	277	261
83	249	315	375	344	376	323	159	237	291	274
84 - 89	261	330	393	361	393	339	167	247	305	287
90 & Up	261	330	393	361	393	339	167	247	305	287

Modal Factors	Annual	Semi-Annual	Quarterly	Monthly
Direct Bill	11.400	5.850	3.000	1.000
ACH/EFT	11.400	5.700	2.850	0.950

Exhibit A
Transamerica Life Insurance Company
Policy Form Series: MS8000GPT

Mass Marketed Standard Group Medicare Supplement
Premium Rates Smoker
District of Columbia

Current Monthly Premium Rates

Issue Age	PlanA-2010	PlanB-2010	PlanC-2010	PlanD-2010	PlanF-2010	PlanG-2010	PlanK-2010	PlanL-2010	PlanM-2010	PlanN-2010
65	103	136	162	147	162	149	74	110	136	128
66	110	145	172	157	173	159	79	117	145	136
67	117	152	183	168	181	168	83	123	151	142
68	120	157	189	173	187	174	86	127	156	147
69	124	162	194	179	192	179	88	131	161	151
70	132	172	204	190	203	193	93	138	170	160
71	138	180	213	198	212	202	97	144	177	167
72	143	187	222	206	221	210	101	150	185	174
73	151	197	233	217	232	220	106	158	194	183
74	158	206	243	227	243	231	111	165	203	191
75	170	216	256	232	254	237	116	173	213	200
76	181	229	272	247	269	252	123	183	225	212
77	187	237	281	256	279	261	128	190	234	220
78	197	250	297	270	294	275	135	200	246	232
79	207	263	313	283	310	290	142	211	260	244
80	220	278	332	304	331	308	152	225	277	261
81	230	291	346	317	346	322	159	235	290	273
82	242	305	364	334	364	339	167	248	305	287
83	254	321	382	350	383	356	175	260	320	301
84 - 89	266	336	400	367	400	373	183	272	335	315
90 & Up	266	336	400	367	400	373	183	272	335	315

Proposed Rate Change

	PlanA-2010	PlanB-2010	PlanC-2010	PlanD-2010	PlanF-2010	PlanG-2010	PlanK-2010	PlanL-2010	PlanM-2010	PlanN-2010
All Ages	8.0%	8.0%	8.0%	8.0%	8.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Proposed Monthly Premium Rates

Issue Age	PlanA-2010	PlanB-2010	PlanC-2010	PlanD-2010	PlanF-2010	PlanG-2010	PlanK-2010	PlanL-2010	PlanM-2010	PlanN-2010
65	111	147	175	159	175	149	74	110	136	128
66	118	156	186	170	187	159	79	117	145	136
67	127	164	198	181	195	168	83	123	151	142
68	130	170	204	187	202	174	86	127	156	147
69	134	175	210	193	208	179	88	131	161	151
70	143	186	221	206	219	193	93	138	170	160
71	149	195	230	214	229	202	97	144	177	167
72	155	202	240	223	238	210	101	150	185	174
73	163	212	252	235	251	220	106	158	194	183
74	171	223	263	245	262	231	111	165	203	191
75	183	233	277	251	275	237	116	173	213	200
76	195	248	294	266	291	252	123	183	225	212
77	202	256	304	276	301	261	128	190	234	220
78	213	269	321	292	318	275	135	200	246	232
79	224	284	338	306	335	290	142	211	260	244
80	238	301	358	328	358	308	152	225	277	261
81	248	314	373	343	374	322	159	235	290	273
82	261	330	393	361	393	339	167	248	305	287
83	274	346	412	378	413	356	175	260	320	301
84 - 89	288	363	432	397	433	373	183	272	335	315
90 & Up	288	363	432	397	433	373	183	272	335	315

Modal Factors	Annual	Semi-Annual	Quarterly	Monthly
Direct Bill	11.400	5.850	3.000	1.000
ACH/EFT	11.400	5.700	2.850	0.950

State:	District of Columbia	Filing Company:	Transamerica Life Insurance Company
TOI/Sub-TOI:	MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan		
Product Name:	2020 Transamerica Standard Group Underwritten (Pre & Post MIPPA) Medicare Supplement Rate Filing		
Project Name/Number:	Med Supp Rates/07g		

Supporting Document Schedules

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	cover.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	N/A to this filing
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	2020 ACT MEMO _ W Supporting docs.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	Information can be found in the Acutarial Memorandum, in the Rate/Rule Schedule
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	N/A to this filing
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
Bypass Reason:	N/A
Attachment(s):	
Item Status:	

State:	District of Columbia	Filing Company:	Transamerica Life Insurance Company
TOI/Sub-TOI:	MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan		
Product Name:	2020 Transamerica Standard Group Underwritten (Pre & Post MIPPA) Medicare Supplement Rate Filing		
Project Name/Number:	Med Supp Rates/07g		

Status Date:	
Bypassed - Item:	Actuarial Memorandum and Certifications
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	
Bypassed - Item:	Unified Rate Review Template
Bypass Reason:	n/a
Attachment(s):	
Item Status:	
Status Date:	

Transamerica Life Insurance Company
Actuarial Administrative Office

100 Light Street
Baltimore, MD 21202-2559
Telephone: 800-233-4624
Email: msapprovals@aegonusa.com

February 7, 2020

Ms. Monica Myers
Health Rate Filings
Department of Insurance and Securities Regulation
810 1st Street, N.E., Suite 701
Washington, District of Columbia 20002

Attention: Life and Health Division

RE: Transamerica Life Insurance Company: Medicare Supplement Rate Filing for Standard Group Medicare Supplement
NAIC#: 468-86231 **FEIN#:** 39-0989781
UNIFORM MATRIX TOI DESCRIPTION: MS05G Group Medicare Supplement - Standard Plans
UNIFORM MATRIX SUB TOI: MS05G

FILING NUMBER #: 1963 & 2141

POLICY FORM NUMBER(s):

MS4500GPT-F
MS8000GPT-A
MS8000GPT-D
MS8000GPT-K
MS8000GPT-N

MS4500GPT-G
MS8000GPT-B
MS8000GPT-F
MS8000GPT-L

MS4500GPT-J
MS8000GPT-C
MS8000GPT-G
MS8000GPT-M

Dear Ms. Myers:

Enclosed is our rate submission for the benefits contained in the Standardized Medicare Supplement plans. Any rate revisions would be effective the first day of the month following 90 days from the effective date of the approval.

To aid in the rate review process, the actuarial memorandum is in line with the rate revision filing format recommended in the NAIC Medicare Supplement Model Regulations Compliance Manual. We have also combined the experience of the 1990 and 2010 plans to determine any rate adjustments requested in this filing.

Enclosed to complete this submission are:

- Actuarial Memorandum with Exhibit A
- Projection Exhibit
- Durational Experience
- Exhibit C

Should you have any questions or concerns, please feel free to call me at 800-233-4624 extension 1505236 or our Actuary, Elana Rosenbaum at extension 1505405. For your convenience you can email us at msapprovals@aegonusa.com.

Sincerely,



Teri Schaffer
Actuarial Administrative Supervisor

Transamerica Life Insurance Company
Standard Group Medicare Supplement
2020 Annual Rate Filing
District of Columbia

Purpose and Scope of Filing

The Purpose and Scope of this filing is to request a rate revision and demonstrate compliance with the loss ratio standards.

Any revisions will apply uniformly to all insureds whose policy was issued in your state.

State Rate Revision

Plan F	Plan G
8%	0%

Plan J
ND
8%

General Description

- Policy Form Number(s):
MS4500GPT-F MS4500GPT-G MS4500GPT-J
- Benefits: These policies offer coverage of Medicare approved benefits under the NAIC Medicare Supplement Insurance Standard Model Act.
- Renewal Provision: Guaranteed Renewable
- Marketing Method: Mass Marketed
- Underwriting Method: This is a closed block of business.
- Pre-Ex Condition: No new business is being issued.
- Issue Age Limits: These policy forms were issued to applicants age 65 and over who were eligible for Medicare.
- Premium Basis: All premiums are based on an issue age basis.
- Domiciliary Status: The rates for this policy form in our domiciliary state of Iowa are pending.

Transamerica Life Insurance Company
Standard Group Medicare Supplement
2020 Annual Rate Filing
District of Columbia

Other

These policy forms represent a closed block of business.

Modal Factors:

Mode	Direct Bill Factor	ACH/EFT Factor
Annual	11.400	11.400
Semi-Annual	5.850	5.700
Quarterly	3.000	2.850
Monthly	1.000	0.950

Rate Methodology / Assumptions

To determine the rates proposed for this year's filing, we assumed a trend rate of 5.0% for all plans. We then examined our experience using premiums collected and claims paid through September 30, 2019. As a result of this analysis, we are asking for a rate increase of 8.0% on Plans A-F, H-J, and 0.0% on Plan G.

Other Assumptions

Compensation: 7% of original premium in all years.

Lapse Rates: Current Year 7.5%, Renewal Years - 5.0%

Mortality/Morbidity: Claim data was developed from actual company experience. This data was supplemented by trend information from Milliman USA.

Interest: Assumed rate of 5.0%

Expense: Maintenance - 9.5%

Transamerica Life Insurance Company
Standard Group Medicare Supplement
2020 Annual Rate Filing
District of Columbia

Rates and Rating Factors

Please refer to Exhibit A for both the current and proposed rate schedules. Any rate revision would be effective the first day of the month following 90 days from the effective date of the approval. As required in your state, rate increases will not be implemented any sooner than 12 months from the previous effective date.

Rate History

The rate increases implemented in your state since inception, are as follows:

For Use In	Plan F	Plan G	Plan J ND
2005	0.00%	0.00%	0.00%
2006	0.00%	0.00%	0.00%
2007	0.00%	0.00%	0.00%
2008	-40.00%	-40.00%	-40.00%
2009	3.00%	3.00%	3.00%
2010	10.00%	10.00%	10.00%
2011	0.00%	0.00%	0.00%
2012	4.10%	4.10%	4.10%
2013	0.00%	0.00%	0.00%
2014	0.00%	0.00%	0.00%
2015	3.80%	3.80%	3.80%
2016	4.60%	4.60%	4.60%
2017	4.60%	4.60%	4.60%
2018	6.00%	6.00%	6.00%

Estimated Average Annual Premium Rate/In Force Policy Counts

The estimated new business average premium and the total number of lives covered, for your state, as well as the nationwide number of lives covered, as of September 30, 2019 is as follows:

Form Number	Plan Name	Average Annual Premium	State Number of Lives	Nationwide Number of Lives
MS4500GPT-F	Plan F	2,915	9	1,741
MS4500GPT-G	Plan G	2,747	1	43
MS4500GPT-J	Plan J ND	2,791	6	1,811
Total Lives			16	3,595

Historical Earned Premium and Incurred Claims

Historical earned premium and incurred claims are presented in the enclosed Projection Exhibit. Durational experience is presented in the enclosed Durational Experience Analysis. Both the Projection Exhibit and the Durational Experience Exhibit reflect the combined experience of the 1990 (MS4500 series) and 2010 (MS8000 series) Standard Plans.

Transamerica Life Insurance Company
Standard Group Medicare Supplement
2020 Annual Rate Filing
District of Columbia

Loss Ratio Projection

We expect the ratio of the present value of all future benefits to the present value of all future premiums to be 75.0% this year and all future years.

There are a total of 16 insureds in your state. Since claim experience is not credible, our experience adjustments are based on nationwide experience.

Actuarial Certification

I am a member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein. To the best of my knowledge and judgment, the following are true with respect to this Medicare Supplement rate filing:

- the assumptions present my best judgment as to the expected value for each assumption and are consistent with Transamerica's business plan at the time of the filing;
- the anticipated lifetime loss ratio, future loss ratios, and third year loss ratios all equal or exceed the applicable ratio;
- the filed rates maintain the proper relationship between policies which had different rating methodologies;
- the filing was prepared based on current standards of practice as promulgated by the Actuarial Standards Board;
- the filing is in compliance with the applicable laws and regulations in the state; and
- the rates are reasonable in relationship to the benefits.

Elana Rosenbaum, FSA

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Actuary
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February 7, 2020

Transamerica Life Insurance Company
Standard Group Medicare Supplement
2020 Annual Rate Filing
District of Columbia

Purpose and Scope of Filing

The Purpose and Scope of this filing is to request a rate revision and demonstrate compliance with the loss ratio standards.

Any revisions will apply uniformly to all insureds whose policy was issued in your state.

State Rate Revision

PlanA- 2010	PlanB- 2010	PlanC- 2010	PlanD- 2010	PlanF- 2010	PlanG- 2010	PlanK- 2010	PlanL- 2010	PlanM- 2010	PlanN- 2010
8%	8%	8%	8%	8%	0%	0%	0%	0%	0%

General Description

- Policy Form Number(s):
MS8000GPT-A
MS8000GPT-D
MS8000GPT-K
MS8000GPT-N
MS8000GPT-B
MS8000GPT-F
MS8000GPT-L
MS8000GPT-C
MS8000GPT-G
MS8000GPT-M
- Benefits: Transamerica's Policies offer coverage of Medicare approved benefits under The Medicare Improvement for Patient and Providers Act of 2008 (MIPPA).
- Renewal Provision: Guaranteed Renewable
- Marketing Method: Mass Marketed
- Underwriting Method: During the open enrollment period or the 63 day guaranteed issue period for certain eligible persons, all business written is guaranteed issue as required. All insureds written during these periods will be charged the non-smoker rates. For business written outside the open enrollment or guaranteed issue periods, underwriting will be implemented. Non-smoker and smoker rates are used for the business written during this period.
- Pre-Ex Condition: Six month pre-existing condition exclusion
- Issue Age Limits: Applicants age 65 and over who are eligible for Medicare.
- Premium Basis: All premiums are based on an issue age basis.
- Domiciliary Status: The rates for this policy form in our domiciliary state of Iowa are pending.

Transamerica Life Insurance Company
Standard Group Medicare Supplement
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Other

These policy forms represent an open block of business, with business effective 6/1/2010 and later.

Modal Factors:

Mode	Direct Bill Factor	ACH/EFT Factor
Annual	11.400	11.400
Semi-Annual	5.850	5.700
Quarterly	3.000	2.850
Monthly	1.000	0.950

Rate Methodology / Assumptions

To determine the rates proposed for this year's filing, we assumed a trend rate of 5.0% for all plans. We then examined our experience using premiums collected and claims paid through September 30, 2019. As a result of this analysis, we are asking for a rate increase of 8.0% on Plans A-F, 0.0% on Plan G, and 0.0% on Plans K-N.

Other Assumptions

Compensation: 7% of original premium in all years.

Lapse Rates: Current Year 7.5%, Renewal Years - 5.0%

Mortality/Morbidity: Claim data was developed using a variety of sources: a) company experience on our current standard group forms, b) Medicare Payment Data provided by CMS and c) trend information provided from Milliman USA.

Interest: Assumed rate of 5.0%

Expense: Maintenance - 9.5% Acquisition - 2.0% Marketing - 2.0%

Transamerica Life Insurance Company
Standard Group Medicare Supplement
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Rates and Rating Factors

Please refer to Exhibit A for both the current and proposed rate schedules. Any rate revision would be effective the first day of the month following 90 days from the effective date of the approval. As required in your state, rate increases will not be implemented any sooner than 12 months from the previous effective date.

Rate History

The rate increases implemented in your state since inception, are as follows:

For Use In	PlanA-2010	PlanB-2010	PlanC-2010	PlanD-2010	PlanF-2010	PlanG-2010	PlanK-2010	PlanL-2010	PlanM-2010	PlanN-2010
2010	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2011	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2012	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%
2013	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2014	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
2015	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%	3.80%
2016	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%
2017	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%	4.60%
2018	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%	6.00%

Estimated Average Annual Premium Rate/In Force Policy Counts

The estimated new business average premium and the total number of lives covered, for your state, as well as the nationwide number of lives covered, as of September 30, 2019 is as follows:

Form Number	Plan Name	Average Annual Premium	State Number of Lives	Nationwide Number of Lives
MS8000GPT-A	PlanA-2010	1,458	0	260
MS8000GPT-B	PlanB-2010	1,907	0	131
MS8000GPT-C	PlanC-2010	2,288	0	439
MS8000GPT-D	PlanD-2010	2,106	0	29
MS8000GPT-F	PlanF-2010	2,265	37	12,767
MS8000GPT-G	PlanG-2010	1,949	1	747
MS8000GPT-K	PlanK-2010	960	0	43
MS8000GPT-L	PlanL-2010	1,426	0	23
MS8000GPT-M	PlanM-2010	1,756	0	5
MS8000GPT-N	PlanN-2010	1,651	0	267
Total Lives			38	14,711

Historical Earned Premium and Incurred Claims

Historical earned premium and incurred claims are presented in the enclosed Projection Exhibit. Durational experience is presented in the enclosed Durational Experience Analysis. Both the Projection Exhibit and the Durational Experience Exhibit reflect the combined experience of the 1990 (MS4500 series) and 2010 (MS8000 series) Standard Plans.

Transamerica Life Insurance Company
Standard Group Medicare Supplement
2020 Annual Rate Filing
District of Columbia

Loss Ratio Projection

We expect the ratio of the present value of all future benefits to the present value of all future premiums to be 75.0% this year and all future years.

There are a total of 38 insureds in your state. Since claim experience is not credible, our experience adjustments are based on nationwide experience.

Actuarial Certification

I am a member of the American Academy of Actuaries, and I meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein. To the best of my knowledge and judgment, the following are true with respect to this Medicare Supplement rate filing:

- the assumptions present my best judgment as to the expected value for each assumption and are consistent with Transamerica's business plan at the time of the filing;
- the anticipated lifetime loss ratio, future loss ratios, and third year loss ratios all equal or exceed the applicable ratio;
- the filed rates maintain the proper relationship between policies which had different rating methodologies;
- the filing was prepared based on current standards of practice as promulgated by the Actuarial Standards Board;
- the filing is in compliance with the applicable laws and regulations in the state; and
- the rates are reasonable in relationship to the benefits.



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Exhibit B
Transamerica Life Insurance
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS4500 & MS8000
DC & Nationwide Experience Exhibit By Plan

Plans	State	Calendar Year	Earned Premium	Incurred Claims	Actual Loss Ratio
Plan A	DC	2005	0	0	0.0%
		2006	0	0	0.0%
		2007	0	0	0.0%
		2008	0	0	0.0%
		2009	0	0	0.0%
		2010	0	0	0.0%
		2011	0	0	0.0%
		2012	0	0	0.0%
		2013	0	0	0.0%
		2014	0	0	0.0%
		2015	0	0	0.0%
		2016	0	0	0.0%
		2017	0	0	0.0%
		2018	0	0	0.0%
		Through 9/2019	0	0	0.0%
		Total	0	0	0.0%
	Nationwide	2005	5,031	1,527	30.3%
		2006	63,054	32,624	51.7%
		2007	127,354	96,967	76.1%
		2008	179,750	103,344	57.5%
		2009	233,362	220,636	94.5%
		2010	295,497	259,290	87.7%
		2011	360,253	321,823	89.3%
		2012	404,968	288,626	71.3%
		2013	452,452	322,227	71.2%
		2014	460,721	361,093	78.4%
		2015	497,639	400,926	80.6%
		2016	541,249	424,970	78.5%
Plan B	DC	2005	0	0	0.0%
		2006	0	0	0.0%
		2007	0	0	0.0%
		2008	0	0	0.0%
		2009	0	0	0.0%

Exhibit B
Transamerica Life Insurance
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS4500 & MS8000
DC & Nationwide Experience Exhibit By Plan

Plans	State	Calendar Year	Earned Premium	Incurred Claims	Actual Loss Ratio
Plan B	DC	2010	0	0	0.0%
		2011	0	0	0.0%
		2012	0	0	0.0%
		2013	0	0	0.0%
		2014	0	0	0.0%
		2015	0	0	0.0%
		2016	0	0	0.0%
		2017	0	0	0.0%
		2018	0	0	0.0%
		Through 9/2019	0	0	0.0%
		Total	0	0	0.0%
	Nationwide	2005	805	157	19.5%
		2006	12,260	17,408	142.0%
		2007	56,534	48,422	85.6%
		2008	86,326	80,610	93.4%
		2009	126,205	102,743	81.4%
		2010	169,215	84,603	50.0%
		2011	217,278	170,656	78.5%
		2012	264,830	198,354	74.9%
		2013	284,435	292,330	102.8%
		2014	315,771	278,309	88.1%
		2015	342,215	319,336	93.3%
		2016	363,286	382,808	105.4%
		2017	380,622	501,019	131.6%
		2018	396,932	430,548	108.5%
		Through 9/2019	293,852	260,665	88.7%
		Total	3,310,566	3,167,970	95.7%
Plan C	DC	2005	0	0	0.0%
		2006	0	0	0.0%
		2007	0	0	0.0%
		2008	0	0	0.0%
		2009	0	0	0.0%
		2010	0	0	0.0%
		2011	0	0	0.0%
		2012	0	0	0.0%
		2013	0	0	0.0%
		2014	0	0	0.0%

Exhibit B
Transamerica Life Insurance
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS4500 & MS8000
DC & Nationwide Experience Exhibit By Plan

Plans	State	Calendar Year	Earned Premium	Incurred Claims	Actual Loss Ratio
Plan C	DC	2015	0	0	0.0%
		2016	0	0	0.0%
		2017	0	0	0.0%
		2018	0	0	0.0%
		Through 9/2019	0	0	0.0%
		Total	0	0	0.0%
	Nationwide	2005	18,181	9,157	50.4%
		2006	278,119	212,757	76.5%
		2007	609,353	441,718	72.5%
		2008	859,048	567,143	66.0%
		2009	1,048,289	778,370	74.3%
		2010	1,239,110	943,808	76.2%
		2011	1,386,462	1,172,475	84.6%
		2012	1,575,622	1,229,025	78.0%
		2013	1,711,699	1,288,152	75.3%
		2014	1,762,500	1,622,699	92.1%
		2015	1,807,441	1,495,633	82.7%
		2016	1,945,241	1,868,214	96.0%
		2017	2,046,442	1,708,712	83.5%
		2018	2,024,108	1,689,871	83.5%
		Through 9/2019	1,542,297	1,330,169	86.2%
		Total	19,853,911	16,357,905	82.4%
Plan D	DC	2005	0	0	0.0%
		2006	0	0	0.0%
		2007	0	0	0.0%
		2008	0	0	0.0%
		2009	0	0	0.0%
		2010	0	0	0.0%
		2011	0	0	0.0%
		2012	0	0	0.0%
		2013	0	0	0.0%
		2014	0	0	0.0%
		2015	0	0	0.0%
		2016	0	0	0.0%
		2017	0	0	0.0%
		2018	0	0	0.0%
		Through 9/2019	0	0	0.0%

Exhibit B
Transamerica Life Insurance
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS4500 & MS8000
DC & Nationwide Experience Exhibit By Plan

Plans	State	Calendar Year	Earned Premium	Incurred Claims	Actual Loss Ratio
Plan D	DC	Total	0	0	0.0%
	Nationwide	2005	260	46	17.8%
		2006	13,035	3,952	30.3%
		2007	29,048	16,471	56.7%
		2008	43,578	23,580	54.1%
		2009	56,621	33,981	60.0%
		2010	72,862	34,497	47.3%
		2011	83,744	53,106	63.4%
		2012	98,468	85,562	86.9%
		2013	108,783	152,094	139.8%
		2014	109,746	116,036	105.7%
		2015	119,818	131,563	109.8%
		2016	139,537	110,771	79.4%
		2017	132,128	106,056	80.3%
		2018	122,248	62,703	51.3%
		Through 9/2019	90,230	72,857	80.7%
		Total	1,220,108	1,003,275	82.2%
Plan E	DC	2005	0	0	0.0%
		2006	0	0	0.0%
		2007	0	0	0.0%
		2008	0	0	0.0%
		2009	0	0	0.0%
		2016	0	0	0.0%
		2017	0	0	0.0%
		2018	0	0	0.0%
		Through 9/2019	0	0	0.0%
		Total	0	0	0.0%
	Nationwide	2005	217	0	0.0%
		2006	5,728	2,481	43.3%
		2007	11,290	3,214	28.5%
		2008	17,327	4,551	26.3%
		2009	32,692	15,664	47.9%
		2010	38,765	20,536	53.0%
		2011	39,683	33,852	85.3%
		2012	38,079	18,476	48.5%
		2013	37,875	17,693	46.7%
		2014	29,807	13,629	45.7%

Exhibit B
Transamerica Life Insurance
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS4500 & MS8000
DC & Nationwide Experience Exhibit By Plan

Plans	State	Calendar Year	Earned Premium	Incurred Claims	Actual Loss Ratio
Plan E	Nationwide	2015	33,085	15,996	48.3%
		2016	31,049	15,287	49.2%
		2017	26,233	15,442	58.9%
		2018	21,111	11,752	55.7%
		Through 9/2019	14,038	6,880	49.0%
		Total	376,979	195,453	51.8%
Plan F	DC	2005	892	260	29.2%
		2006	2,141	517	24.1%
		2007	2,011	1,220	60.7%
		2008	3,374	3,902	115.7%
		2009	6,561	3,103	47.3%
		2010	12,997	8,859	68.2%
		2011	18,848	7,405	39.3%
		2012	33,023	17,211	52.1%
		2013	41,804	26,008	62.2%
		2014	48,484	24,431	50.4%
		2015	57,027	33,858	59.4%
		2016	65,887	36,676	55.7%
		2017	73,656	36,543	49.6%
		2018	74,784	41,523	55.5%
		Through 9/2019	60,868	37,651	61.9%
		Total	502,357	279,168	55.6%
	Nationwide	2005	45,342	31,745	70.0%
		2006	759,385	494,363	65.1%
		2007	1,979,554	1,421,607	71.8%
		2008	3,049,873	1,972,090	64.7%
		2009	3,772,143	2,608,673	69.2%
		2010	4,701,057	3,387,697	72.1%
		2011	7,013,513	5,071,696	72.3%
		2012	10,283,552	7,276,171	70.8%
		2013	13,627,155	9,379,518	68.8%
		2014	17,449,311	12,190,607	69.9%
		2015	21,806,904	16,098,703	73.8%
		2016	25,962,449	19,092,395	73.5%
		2017	29,847,995	22,237,358	74.5%
		2018	32,288,980	24,084,766	74.6%
		Through 9/2019	25,009,561	19,718,948	78.8%

Exhibit B
Transamerica Life Insurance
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS4500 & MS8000
DC & Nationwide Experience Exhibit By Plan

Plans	State	Calendar Year	Earned Premium	Incurred Claims	Actual Loss Ratio
Plan F	Nationwide	Total	197,596,773	145,066,339	73.4%
Plan G	DC	2005	0	0	0.0%
		2006	0	0	0.0%
		2007	0	0	0.0%
		2008	0	0	0.0%
		2009	1,265	158	12.5%
		2010	1,730	0	0.0%
		2011	1,872	50	2.7%
		2012	1,915	2,024	105.7%
		2013	1,968	907	46.1%
		2014	1,995	10	0.5%
		2015	1,914	3,370	176.0%
		2016	2,252	2,157	95.8%
		2017	2,167	2,609	120.4%
		2018	2,738	508	18.6%
		Through 9/2019	2,866	1,391	48.5%
		Total	22,684	13,185	58.1%
	Nationwide	2005	1,706	1,355	79.5%
		2006	33,000	19,014	57.6%
		2007	60,178	36,358	60.4%
		2008	76,448	46,121	60.3%
		2009	113,121	53,768	47.5%
		2010	145,400	80,060	55.1%
		2011	174,882	81,617	46.7%
		2012	233,276	150,054	64.3%
		2013	334,747	230,361	68.8%
		2014	532,500	392,476	73.7%
		2015	756,704	659,835	87.2%
		2016	1,049,589	748,588	71.3%
		2017	1,352,847	1,048,126	77.5%
		2018	1,601,496	1,267,874	79.2%
		Through 9/2019	1,315,766	1,376,363	104.6%
		Total	7,781,660	6,191,969	79.6%
Plan H	DC	2005	0	0	0.0%
		2006	0	0	0.0%
		2007	0	0	0.0%
		2008	0	0	0.0%

Exhibit B
Transamerica Life Insurance
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS4500 & MS8000
DC & Nationwide Experience Exhibit By Plan

Plans	State	Calendar Year	Earned Premium	Incurred Claims	Actual Loss Ratio
Plan H	DC	2009	0	0	0.0%
		2016	0	0	0.0%
		2017	0	0	0.0%
		2018	0	0	0.0%
		Through 9/2019	0	0	0.0%
		Total	0	0	0.0%
	Nationwide	2005	0	0	0.0%
		2006	0	0	0.0%
		2007	536	0	0.0%
		2008	-134	0	0.0%
		2009	1,820	2,309	126.9%
		2010	1,815	2,274	125.3%
		2011	2,075	805	38.8%
		2012	1,368	4,060	296.8%
		2016	0	0	0.0%
		2017	0	0	0.0%
		2018	0	0	0.0%
		Through 9/2019	0	0	0.0%
		Total	7,480	9,449	126.3%
Plan I	DC	2005	0	0	0.0%
		2006	0	0	0.0%
		2007	0	0	0.0%
		2008	0	0	0.0%
		2009	0	0	0.0%
		2016	0	0	0.0%
		2017	0	0	0.0%
		2018	0	0	0.0%
		Through 9/2019	0	0	0.0%
		Total	0	0	0.0%
	Nationwide	2005	0	0	0.0%
		2006	0	0	0.0%
		2007	11,146	5,188	46.5%
		2008	26,325	18,432	70.0%
		2009	35,823	32,601	91.0%
		2010	45,805	40,176	87.7%
		2011	46,566	97,270	208.9%
		2012	45,586	52,727	115.7%

Exhibit B
Transamerica Life Insurance
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS4500 & MS8000
DC & Nationwide Experience Exhibit By Plan

Plans	State	Calendar Year	Earned Premium	Incurred Claims	Actual Loss Ratio
Plan I	Nationwide	2013	45,270	19,806	43.8%
		2014	45,669	25,132	55.0%
		2015	41,564	29,448	70.8%
		2016	35,389	30,309	85.6%
		2017	35,177	32,383	92.1%
		2018	35,690	29,231	81.9%
		Through 9/2019	27,685	17,040	61.5%
		Total	477,695	429,744	90.0%
Plan J	DC	2005	0	0	0.0%
		2006	0	0	0.0%
		2007	0	0	0.0%
		2008	0	0	0.0%
		2009	2,852	1,107	38.8%
		2010	8,616	7,089	82.3%
		2011	9,810	6,689	68.2%
		2012	8,861	5,640	63.7%
		2013	8,930	8,804	98.6%
		2014	9,052	7,916	87.5%
		2015	9,110	6,153	67.5%
		2016	9,308	8,241	88.5%
		2017	9,716	6,295	64.8%
		2018	10,157	8,539	84.1%
		Through 9/2019	7,971	5,097	63.9%
		Total	94,384	71,570	75.8%
	Nationwide	2005	0	0	0.0%
		2006	10,197	9,421	92.4%
		2007	415,618	317,247	76.3%
		2008	1,602,962	1,095,273	68.3%
		2009	2,409,406	2,090,279	86.8%
		2010	3,927,097	3,406,490	86.7%
		2011	4,011,786	3,066,651	76.4%
		2012	4,048,166	3,029,841	74.8%
		2013	4,104,033	3,275,335	79.8%
		2014	3,953,013	3,410,728	86.3%
		2015	3,866,796	3,347,892	86.6%
		2016	3,859,229	3,295,225	85.4%
		2017	2,841,040	3,311,358	116.6%

Exhibit B
Transamerica Life Insurance
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS4500 & MS8000
DC & Nationwide Experience Exhibit By Plan

Plans	State	Calendar Year	Earned Premium	Incurred Claims	Actual Loss Ratio
Plan J	Nationwide	2018	3,935,644	3,525,529	89.6%
		Through 9/2019	3,009,964	2,897,999	96.3%
		Total	41,994,949	36,079,268	85.9%
Plan K	DC	2010	0	0	0.0%
		2011	0	0	0.0%
		2012	0	0	0.0%
		2013	0	0	0.0%
		2014	0	0	0.0%
		2015	0	0	0.0%
		2016	0	0	0.0%
		2017	0	0	0.0%
		2018	0	0	0.0%
		Through 9/2019	0	0	0.0%
		Total	0	0	0.0%
	Nationwide	2010	1,276	2,290	179.5%
		2011	9,390	14,241	151.7%
		2012	20,659	30,653	148.4%
		2013	29,540	24,214	82.0%
		2014	40,901	20,269	49.6%
		2015	37,709	17,670	46.9%
		2016	50,642	17,229	34.0%
		2017	54,565	39,529	72.4%
		2018	55,780	30,019	53.8%
		Through 9/2019	39,976	15,978	40.0%
		Total	340,439	212,093	62.3%
Plan L	DC	2010	0	0	0.0%
		2011	0	0	0.0%
		2012	0	0	0.0%
		2013	0	0	0.0%
		2014	0	0	0.0%
		2015	0	0	0.0%
		2016	0	0	0.0%
		2017	0	0	0.0%
		2018	0	0	0.0%
		Through 9/2019	0	0	0.0%
		Total	0	0	0.0%
	Nationwide	2010	925	17	1.8%

Exhibit B
Transamerica Life Insurance
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS4500 & MS8000
DC & Nationwide Experience Exhibit By Plan

Plans	State	Calendar Year	Earned Premium	Incurred Claims	Actual Loss Ratio
Plan L	Nationwide	2011	7,074	6,637	93.8%
		2012	10,847	9,798	90.3%
		2013	14,744	20,430	138.6%
		2014	16,345	17,726	108.4%
		2015	24,648	16,578	67.3%
		2016	34,267	17,567	51.3%
		2017	42,481	22,321	52.5%
		2018	43,484	19,335	44.5%
		Through 9/2019	30,346	12,046	39.7%
		Total	225,161	142,454	63.3%
Plan M	DC	2010	0	0	0.0%
		2011	0	0	0.0%
		2012	0	0	0.0%
		2013	0	0	0.0%
		2014	0	0	0.0%
		2015	0	0	0.0%
		2016	0	0	0.0%
		2017	0	0	0.0%
		2018	0	0	0.0%
		Through 9/2019	0	0	0.0%
		Total	0	0	0.0%
	Nationwide	2010	0	0	0.0%
		2011	557	108	19.4%
		2012	2,278	8,793	386.0%
		2013	1,223	584	47.8%
Plan N	DC	2014	2,804	574	20.5%
		2015	3,169	693	21.9%
		2016	5,617	1,687	30.0%
		2017	8,822	3,693	41.9%
		2018	8,328	5,035	60.5%
		Through 9/2019	6,516	3,956	60.7%
		Total	39,313	25,124	63.9%
	Nationwide	2010	0	0	0.0%
		2011	0	0	0.0%
		2012	0	0	0.0%
		2013	0	0	0.0%
		2014	0	0	0.0%

Exhibit B
Transamerica Life Insurance
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS4500 & MS8000
DC & Nationwide Experience Exhibit By Plan

Plans	State	Calendar Year	Earned Premium	Incurred Claims	Actual Loss Ratio
Plan N	DC	2015	0	0	0.0%
		2016	0	0	0.0%
		2017	0	0	0.0%
		2018	0	0	0.0%
		Through 9/2019	0	0	0.0%
		Total	0	0	0.0%
	Nationwide	2010	3,423	936	27.3%
		2011	29,142	7,012	24.1%
		2012	69,784	23,891	34.2%
		2013	125,465	52,515	41.9%
		2014	218,396	80,051	36.7%
		2015	336,374	184,604	54.9%
		2016	417,286	250,803	60.1%
		2017	495,827	244,335	49.3%
		2018	528,967	325,930	61.6%
		Through 9/2019	385,647	244,091	63.3%
		Total	2,610,310	1,414,168	54.2%

Exhibit B
Transamerica Life Insurance
Historical Earned Premium and Incurred Claims
Standard Group Medicare Supplement
Policy Form Series: MS4500 & MS8000
DC & Nationwide Experience Exhibit All Plans

State	Calendar Year	Earned Premium	Incurred Claims	Actual Loss Ratio
DC	2005	892	260	29.2%
	2006	2,141	517	24.1%
	2007	2,011	1,220	60.7%
	2008	3,374	3,902	115.7%
	2009	10,678	4,368	40.9%
	2010	23,343	15,948	68.3%
	2011	30,531	14,144	46.3%
	2012	43,799	24,875	56.8%
	2013	52,702	35,719	67.8%
	2014	59,531	32,357	54.4%
	2015	68,051	43,380	63.7%
	2016	77,448	47,074	60.8%
	2017	85,539	45,448	53.1%
	2018	87,680	50,570	57.7%
	Through 9/2019	71,706	44,140	61.6%
	Total	619,425	363,923	58.8%
Nationwide	2005	71,543	43,988	61.5%
	2006	1,174,778	792,021	67.4%
	2007	3,300,610	2,387,192	72.3%
	2008	5,941,502	3,911,145	65.8%
	2009	7,829,482	5,939,023	75.9%
	2010	10,642,247	8,262,674	77.6%
	2011	13,382,406	10,097,949	75.5%
	2012	17,097,483	12,406,032	72.6%
	2013	20,877,421	15,075,261	72.2%
	2014	24,937,484	18,529,330	74.3%
	2015	29,674,065	22,718,878	76.6%
	2016	34,434,828	26,255,854	76.2%
	2017	37,864,101	29,647,700	78.3%
	2018	41,673,037	31,867,437	76.5%
	Through 9/2019	32,174,462	26,260,781	81.6%
	Total	281,075,449	214,195,264	76.2%

Exhibit C

Standardized Medicare Supplement 2020 Claims Trend Development

[illegible][illegible]

With Rate Increase			
	Earned	Incurred	Loss
	Premium	Claims	Ratio
	36,166,013	27,828,890	76.9%
	36,409,964	28,044,842	77.0%
	35,281,255	27,718,961	78.6%
	34,187,536	27,396,867	80.1%
	33,127,722	27,078,515	81.7%
	32,100,763	26,763,863	83.4%
	31,105,639	26,452,867	85.0%
	30,141,364	26,145,485	86.7%
	29,206,982	25,841,674	88.5%
	28,301,566	25,541,394	90.2%
	326,028,804	268,813,358	82.5%
	254,691,544	208,447,512	81.8%
	562,678,844	445,050,144	79.1%
	540,176,607	420,148,403	77.8%

Nationwide Experience Projection
Transamerica Life Insurance Company
Group, Standardized Medicare Supplement Pre-MIPPA & MIPPA
Plan(s): H-J

Assumptions:	2020	2021	2022+
Requested Rate Increase:	8.00%	4.00%	2.00%
Aging Factor:	0.00%	0.00%	0.00%
Premium Trend Rate:	8.00%	4.00%	2.00%
Claims Trend Increase:	5.00%	4.00%	2.00%
Aging Factor:	1.90%	2.00%	2.00%
Claims Trend Factor:	7.00%	6.08%	4.04%

Current Rate Level Factors	2018	2019
CRL Premium Factor:	5.33%	1.20%
CRL Claims Trend Increase:	5.00%	0.00%
CRL Claims Adverse Selection:	0.00%	0.00%
(Total) CRL Claims Factor:	5.00%	0.00%

	2020	2021	2022+
Lapse Rate:	7.50%	5.00%	5.00%
Additional Lapse Due to Increase:	0.00%	0.00%	0.00%
Adverse Selection Due to Increase:	0.00%	0.00%	0.00%

Interest rate:	5.00%
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Seasonality:	-1.0%
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Past Experience				Exposure
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	
1992	0	0	0.0%	
1993	0	0	0.0%	
1994	0	0	0.0%	
1995	0	0	0.0%	
1996	0	0	0.0%	
1997	0	0	0.0%	
1998	0	0	0.0%	
1999	0	0	0.0%	
2000	0	0	0.0%	
2001	0	0	0.0%	
2002	0	0	0.0%	
2003	0	0	0.0%	
2004	0	0	0.0%	
2005	0	0	0.0%	0
2006	10,197	9,421	92.4%	6
2007	427,300	322,435	75.5%	267
2008	1,629,152	1,113,705	68.4%	1,029
2009	2,447,048	2,125,189	86.8%	1,774
2010	3,974,717	3,448,940	86.8%	2,507
2011	4,060,427	3,164,726	77.9%	2,476
2012	4,095,121	3,086,628	75.4%	2,378
2013	4,149,303	3,295,142	79.4%	2,271
2014	3,998,682	3,435,860	85.9%	2,186
2015	3,908,360	3,377,340	86.4%	2,100
2016	3,894,617	3,325,534	85.4%	2,028
2017	2,876,217	3,343,741	116.3%	1,966
2018	3,971,334	3,554,760	89.5%	1,899
2019	3,037,649	2,915,038	96.0%	1,382
Total	42,480,124	36,518,461	86.0%	
Total w/interest	55,788,048	47,422,551	85.0%	

Projected 10/1/2019-12/31/2019			
	1,008,984	959,014	95.0%

Experience restated at the current rate level (CRL)

2018	4,183,180	3,732,498	89.2%
2019	4,082,994	3,874,052	94.9%

Projected	Without Rate Increase		
Calendar	Earned	Incurred	Loss
Year	Premium	Claims	Ratio
2020	3,823,106	3,764,116	98.5%
2021	3,777,228	3,793,325	100.4%
2022	3,660,134	3,749,247	102.4%
2023	3,546,670	3,705,680	104.5%
2024	3,436,723	3,662,620	106.6%
2025	3,330,185	3,620,061	108.7%
2026	3,226,949	3,577,996	110.9%
2027	3,126,914	3,536,419	113.1%
2028	3,029,979	3,495,326	115.4%
2029	2,936,050	3,454,710	117.7%

Projection Totals			
Nondiscounted	33,893,939	36,359,500	107.3%
Discounted	26,489,907	28,194,460	106.4%

Lifetime Totals

Nondiscounted	77,383,046	73,836,975	95.4%
Discounted	83,286,938	76,576,025	91.9%

With Rate Increase		
Earned	Incurred	Loss
Premium	Claims	Ratio
4,052,074	3,764,116	92.9%
4,079,407	3,793,325	93.0%
3,952,945	3,749,247	94.8%
3,830,404	3,705,680	96.7%
3,711,661	3,662,620	98.7%
3,596,600	3,620,061	100.7%
3,485,105	3,577,996	102.7%
3,377,067	3,536,419	104.7%
3,272,378	3,495,326	106.8%
3,170,934	3,454,710	108.9%

36,528,574	36,359,500	99.5%
28,535,880	28,194,460	98.8%

80,017,681	73,836,975	92.3%
85,332,912	76,576,025	89.7%

For projecting the 2020 experience, a 50.0% weight is applied to the Year 2018 , and a 50.0% weight is applied to the Year 2019 .

Nationwide Experience Projection
Transamerica Life Insurance Company
Group, Standardized Medicare Supplement Pre-MIPPA & MIPPA
Plan(s): G, K-N

Assumptions:	2020	2021	2022+
Requested Rate Increase:	0.00%	4.00%	2.00%
Aging Factor:	0.00%	0.00%	0.00%
Premium Trend Rate:	0.00%	4.00%	2.00%
Claims Trend Increase:	5.00%	4.00%	2.00%
Aging Factor:	1.90%	2.00%	2.00%
Claims Trend Factor:	7.00%	6.08%	4.04%

Current Rate Level Factors	2018	2019
CRL Premium Factor:	4.75%	0.99%
CRL Claims Trend Increase:	5.00%	0.00%
CRL Claims Adverse Selection:	0.00%	0.00%
(Total) CRL Claims Factor:	5.00%	0.00%

	2020	2021	2022+
Lapse Rate:	7.50%	5.00%	5.00%
Additional Lapse Due to Increase:	0.00%	0.00%	0.00%
Adverse Selection Due to Increase:	0.00%	0.00%	0.00%

Interest rate:	5.00%
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Seasonality:	0.0%
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Past Experience				Exposure
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio	
1992	0	0	0.0%	
1993	0	0	0.0%	
1994	0	0	0.0%	
1995	0	0	0.0%	
1996	0	0	0.0%	
1997	0	0	0.0%	
1998	0	0	0.0%	
1999	0	0	0.0%	
2000	0	0	0.0%	
2001	0	0	0.0%	
2002	0	0	0.0%	
2003	0	0	0.0%	
2004	0	0	0.0%	
2005	1,706	1,355	79.5%	1
2006	33,000	19,014	57.6%	19
2007	60,178	36,358	60.4%	39
2008	76,448	46,121	60.3%	46
2009	113,121	53,768	47.5%	68
2010	151,023	83,303	55.2%	87
2011	221,045	109,616	49.6%	126
2012	336,844	223,188	66.3%	189
2013	505,720	328,105	64.9%	284
2014	810,947	511,096	63.0%	429
2015	1,158,603	879,381	75.9%	611
2016	1,557,401	1,035,874	66.5%	795
2017	1,954,542	1,358,004	69.5%	959
2018	2,238,055	1,648,193	73.6%	1,080
2019	1,778,252	1,652,433	92.9%	846
Total	10,996,883	7,985,809	72.6%	
Total w/interest	12,730,508	9,115,802	71.6%	

2019 data through Sept.

Projected 10/1/2019-12/31/2019

	589,440	549,388	93.2%
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Experience restated at the current rate level (CRL)

2018	2,344,317	1,730,603	73.8%
2019	2,385,350	2,201,821	92.3%

Projected	Without Rate Increase		
Calendar Year	Earned Premium	Incurred Claims	Loss Ratio
2020	2,187,471	1,945,967	89.0%
2021	2,161,221	1,961,068	90.7%
2022	2,094,223	1,938,280	92.6%
2023	2,029,302	1,915,757	94.4%
2024	1,966,394	1,893,496	96.3%
2025	1,905,436	1,871,494	98.2%
2026	1,846,367	1,849,747	100.2%
2027	1,789,130	1,828,253	102.2%
2028	1,733,667	1,807,009	104.2%
2029	1,679,923	1,786,011	106.3%

Projection Totals			
Nondiscounted	19,393,135	18,797,082	96.9%
Discounted	15,156,761	14,575,931	96.2%

Lifetime Totals

Nondiscounted	30,979,458	27,332,278	88.2%
Discounted	28,476,709	24,241,120	85.1%

With Rate Increase		
Earned Premium	Incurred Claims	Loss Ratio
2,187,471	1,945,967	89.0%
2,161,221	1,961,068	90.7%
2,094,223	1,938,280	92.6%
2,029,302	1,915,757	94.4%
1,966,394	1,893,496	96.3%
1,905,436	1,871,494	98.2%
1,846,367	1,849,747	100.2%
1,789,130	1,828,253	102.2%
1,733,667	1,807,009	104.2%
1,679,923	1,786,011	106.3%

19,393,135	18,797,082	96.9%
15,156,761	14,575,931	96.2%

30,979,458	27,332,278	88.2%
28,476,709	24,241,120	85.1%

For projecting the 2020 experience, a 50.0% weight is applied to the Year 2018 , and a 50.0% weight is applied to the Year 2019 .

Nationwide
Transamerica Life Insurance
Standard Group Medicare Supplement
Durational Experience
Policy Form Series: MS4500 & MS8000

Plans: A-F

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Loss Ratio
2005	2005	69,837	42,633	61.0%
	Total	69,837	42,633	61.0%
2006	2005	286,871	221,574	77.2%
	2006	844,710	542,012	64.2%
	Total	1,131,581	763,586	67.5%
2007	2005	262,653	223,619	85.1%
	2006	1,509,437	1,102,464	73.0%
	2007	1,041,042	702,316	67.5%
	Total	2,813,132	2,028,399	72.1%
2008	2005	255,622	207,212	81.1%
	2006	1,442,356	958,233	66.4%
	2007	1,702,930	1,070,615	62.9%
	2008	834,994	515,259	61.7%
	Total	4,235,902	2,751,319	65.0%
2009	2005	238,694	188,263	78.9%
	2006	1,393,198	1,111,227	79.8%
	2007	1,612,333	1,111,127	68.9%
	2008	1,305,019	875,003	67.0%
	2009	720,069	474,446	65.9%
	Total	5,269,313	3,760,066	71.4%
2010	2005	227,776	143,588	63.0%
	2006	1,347,075	1,171,867	87.0%
	2007	1,551,228	1,122,339	72.4%
	2008	1,264,603	901,478	71.3%
	2009	1,106,168	773,070	69.9%
	2010	1,019,657	618,089	60.6%
	Total	6,516,507	4,730,431	72.6%
2011	2005	234,590	202,679	86.4%
	2006	1,336,029	1,209,977	90.6%
	2007	1,523,886	1,212,857	79.6%
	2008	1,243,826	891,370	71.7%
	2009	1,047,139	765,167	73.1%
	2010	1,738,800	1,214,411	69.8%
	2011	1,976,663	1,327,145	67.1%
	Total	9,100,933	6,823,607	75.0%
2012	2005	231,160	170,239	73.6%
	2006	1,332,148	1,088,143	81.7%

Nationwide
Transamerica Life Insurance
Standard Group Medicare Supplement
Durational Experience
Policy Form Series: MS4500 & MS8000

Plans: A-F

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Loss Ratio
2012	2007	1,513,287	1,081,524	71.5%
	2008	1,247,054	922,803	74.0%
	2009	1,043,895	735,464	70.5%
	2010	1,671,761	1,189,197	71.1%
	2011	3,358,874	2,399,813	71.4%
	2012	2,267,339	1,509,032	66.6%
	Total	12,665,519	9,096,215	71.8%
2013	2005	222,515	227,003	102.0%
	2006	1,305,070	1,095,479	83.9%
	2007	1,516,688	1,018,864	67.2%
	2008	1,238,293	842,448	68.0%
	2009	1,031,529	659,215	63.9%
	2010	1,616,771	1,176,753	72.8%
	2011	3,244,792	2,285,356	70.4%
	2012	3,666,348	2,576,768	70.3%
	2013	2,380,393	1,570,128	66.0%
	Total	16,222,399	11,452,014	70.6%
2014	2005	214,113	156,851	73.3%
	2006	1,244,888	1,208,332	97.1%
	2007	1,470,206	1,158,673	78.8%
	2008	1,216,345	964,613	79.3%
	2009	984,465	621,107	63.1%
	2010	1,551,827	1,111,422	71.6%
	2011	3,106,073	2,274,853	73.2%
	2012	3,469,020	2,429,734	70.0%
	2013	3,915,770	2,612,793	66.7%
	2014	2,955,148	2,043,996	69.2%
	Total	20,127,855	14,582,374	72.4%
2015	2005	205,535	170,327	82.9%
	2006	1,186,452	928,920	78.3%
	2007	1,410,926	1,223,826	86.7%
	2008	1,182,321	962,606	81.4%
	2009	961,108	712,786	74.2%
	2010	1,504,531	1,135,950	75.5%
	2011	3,001,271	2,318,530	77.3%
	2012	3,306,790	2,444,127	73.9%
	2013	3,732,903	2,942,195	78.8%

Nationwide
Transamerica Life Insurance
Standard Group Medicare Supplement
Durational Experience
Policy Form Series: MS4500 & MS8000

Plans: A-F

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Loss Ratio
2015	2014	5,019,578	3,433,141	68.4%
	2015	3,095,686	2,189,750	70.7%
	Total	24,607,102	18,462,157	75.0%
2016	2005	205,169	170,880	83.3%
	2006	1,161,685	1,123,034	96.7%
	2007	1,412,280	1,124,554	79.6%
	2008	1,185,461	1,064,355	89.8%
	2009	947,799	812,572	85.7%
	2010	1,502,047	1,272,248	84.7%
	2011	2,989,888	2,213,472	74.0%
	2012	3,292,442	2,707,077	82.2%
	2013	3,676,162	2,636,575	71.7%
	2014	4,901,038	3,314,173	67.6%
	2015	4,990,048	3,593,380	72.0%
	2016	2,718,792	1,862,126	68.5%
	Total	28,982,810	21,894,446	75.5%
2017	2005	209,947	162,379	77.3%
	2006	1,181,356	1,092,797	92.5%
	2007	1,450,907	1,256,598	86.6%
	2008	1,185,447	982,434	82.9%
	2009	946,917	780,628	82.4%
	2010	1,520,732	1,275,112	83.8%
	2011	2,968,711	2,422,308	81.6%
	2012	3,315,971	2,554,003	77.0%
	2013	3,700,845	2,722,062	73.6%
	2014	4,905,610	3,718,911	75.8%
	2015	4,966,839	3,576,985	72.0%
	2016	4,285,632	2,853,774	66.6%
	2017	2,394,431	1,547,964	64.6%
	Total	33,033,343	24,945,955	75.5%
2018	2005	216,726	175,227	80.9%
	2006	1,157,713	1,128,132	97.4%
	2007	1,422,369	1,255,708	88.3%
	2008	1,170,517	916,073	78.3%
	2009	919,583	712,115	77.4%
	2010	1,500,632	1,303,389	86.9%
	2011	2,955,192	2,310,600	78.2%

Nationwide
Transamerica Life Insurance
Standard Group Medicare Supplement
Durational Experience
Policy Form Series: MS4500 & MS8000

Plans A-F

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Loss Ratio
2018	2012	3,291,152	2,545,857	77.4%
	2013	3,656,242	2,727,764	74.6%
	2014	4,854,080	3,670,621	75.6%
	2015	4,859,189	3,540,994	72.9%
	2016	4,186,594	2,835,567	67.7%
	2017	3,657,850	2,346,362	64.1%
	2018	1,615,810	1,196,076	74.0%
	Total	35,463,648	26,664,484	75.2%
Through 9/2019	2005	163,032	165,816	101.7%
	2006	868,295	881,249	101.5%
	2007	1,067,956	1,047,376	98.1%
	2008	879,298	640,600	72.9%
	2009	688,279	509,418	74.0%
	2010	1,132,302	918,857	81.1%
	2011	2,193,683	1,920,647	87.6%
	2012	2,454,455	1,874,129	76.4%
	2013	2,694,288	2,096,192	77.8%
	2014	3,571,226	2,899,309	81.2%
	2015	3,547,561	2,740,116	77.2%
	2016	3,072,702	2,176,124	70.8%
	2017	2,686,744	2,004,531	74.6%
	2018	1,747,446	1,331,235	76.2%
	2019	591,296	487,712	82.5%
	Total	27,358,561	21,693,309	79.3%
Grand Total		227,598,442	169,690,994	74.6%

Nationwide
Transamerica Life Insurance
Standard Group Medicare Supplement
Durational Experience
Policy Form Series: MS4500 & MS8000

Plans: H-J

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Loss Ratio
2005	2005	0	0	0.0%
	Total	0	0	0.0%
2006	2005	0	0	0.0%
	2006	10,197	9,421	92.4%
	Total	10,197	9,421	92.4%
2007	2005	0	0	0.0%
	2006	48,245	34,311	71.1%
	2007	379,055	288,123	76.0%
	Total	427,300	322,435	75.5%
2008	2005	0	0	0.0%
	2006	49,932	28,304	56.7%
	2007	839,241	565,197	67.3%
	2008	739,979	520,205	70.3%
	Total	1,629,152	1,113,705	68.4%
2009	2005	0	0	0.0%
	2006	31,742	32,699	103.0%
	2007	641,308	610,512	95.2%
	2008	996,610	810,268	81.3%
	2009	777,388	671,711	86.4%
	Total	2,447,048	2,125,189	86.8%
2010	2006	41,267	37,840	91.7%
	2007	749,762	658,911	87.9%
	2008	1,112,485	934,049	84.0%
	2009	1,258,391	1,169,453	92.9%
	2010	812,812	648,687	79.8%
	Total	3,974,717	3,448,940	86.8%
2011	2006	41,314	40,630	98.3%
	2007	756,376	615,796	81.4%
	2008	1,121,809	826,798	73.7%
	2009	1,281,064	1,098,169	85.7%
	2010	859,864	583,333	67.8%
	Total	4,060,427	3,164,726	77.9%
2012	2006	40,477	27,036	66.8%
	2007	752,121	558,926	74.3%
	2008	1,146,825	842,728	73.5%
	2009	1,284,990	1,041,290	81.0%
	2010	870,708	616,648	70.8%

Nationwide
Transamerica Life Insurance
Standard Group Medicare Supplement
Durational Experience
Policy Form Series: MS4500 & MS8000

Plans: H-J

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Loss Ratio
2012	Total	4,095,121	3,086,628	75.4%
2013	2006	41,680	37,747	90.6%
	2007	768,012	563,663	73.4%
	2008	1,172,045	873,587	74.5%
	2009	1,310,170	1,166,486	89.0%
	2010	857,395	653,660	76.2%
	Total	4,149,303	3,295,142	79.4%
2014	2006	38,198	28,256	74.0%
	2007	741,257	575,455	77.6%
	2008	1,127,162	905,548	80.3%
	2009	1,270,418	1,154,772	90.9%
	2010	821,648	771,829	93.9%
	Total	3,998,682	3,435,860	85.9%
2015	2006	38,730	31,275	80.8%
	2007	720,936	604,605	83.9%
	2008	1,078,516	870,964	80.8%
	2009	1,253,859	1,115,360	89.0%
	2010	816,320	755,137	92.5%
	Total	3,908,360	3,377,340	86.4%
2016	2005	0	0	0.0%
	2006	37,637	31,787	84.5%
	2007	725,284	608,963	84.0%
	2008	1,072,382	932,178	86.9%
	2009	1,242,789	987,686	79.5%
	2010	816,526	764,921	93.7%
	Total	3,894,617	3,325,534	85.4%
2017	2005	0	0	0.0%
	2006	39,816	43,300	108.8%
	2007	603,656	558,775	92.6%
	2008	677,813	942,835	139.1%
	2009	875,207	1,052,685	120.3%
	2010	679,725	746,147	109.8%
	Total	2,876,217	3,343,741	116.3%
2018	2005	0	0	0.0%
	2006	41,378	32,468	78.5%
	2007	758,561	623,256	82.2%
	2008	1,058,485	1,122,763	106.1%

Nationwide
Transamerica Life Insurance
Standard Group Medicare Supplement
Durational Experience
Policy Form Series: MS4500 & MS8000

Plans: H-J

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Loss Ratio
2018	2009	1,260,048	979,849	77.8%
	2010	852,862	796,424	93.4%
	Total	3,971,334	3,554,760	89.5%
Through 9/2019	2005	0	0	0.0%
	2006	32,726	30,395	92.9%
	2007	581,331	499,693	86.0%
	2008	821,726	884,171	107.6%
	2009	955,268	858,601	89.9%
	2010	646,598	642,179	99.3%
	Total	3,037,649	2,915,038	96.0%
Grand Total		42,480,124	36,518,461	86.0%

Nationwide
Transamerica Life Insurance
Standard Group Medicare Supplement
Durational Experience
Policy Form Series: MS4500 & MS8000

Plans: G, K-N

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Loss Ratio
2005	2005	1,706	1,355	79.5%
	Total	1,706	1,355	79.5%
2006	2005	5,597	1,300	23.2%
	2006	27,403	17,714	64.6%
	Total	33,000	19,014	57.6%
2007	2005	5,647	6,960	123.3%
	2006	43,241	17,435	40.3%
	2007	11,290	11,963	106.0%
	Total	60,178	36,358	60.4%
2008	2005	5,780	17,033	294.7%
	2006	39,753	10,255	25.8%
	2007	14,194	10,803	76.1%
	2008	16,721	8,030	48.0%
	Total	76,448	46,121	60.3%
2009	2005	5,795	4,397	75.9%
	2006	37,512	8,573	22.9%
	2007	14,658	18,395	125.5%
	2008	28,270	11,549	40.9%
	2009	26,886	10,854	40.4%
	Total	113,121	53,768	47.5%
2010	2005	5,988	4,134	69.0%
	2006	36,372	10,951	30.1%
	2007	15,074	39,707	263.4%
	2008	26,586	6,470	24.3%
	2009	40,002	15,222	38.1%
	2010	27,001	6,818	25.3%
	Total	151,023	83,303	55.2%
2011	2005	6,612	2,749	41.6%
	2006	34,358	9,576	27.9%
	2007	15,723	16,321	103.8%
	2008	24,725	12,094	48.9%
	2009	35,124	19,933	56.8%
	2010	49,781	16,764	33.7%
	2011	54,722	32,178	58.8%
	Total	221,045	109,616	49.6%
2012	2005	6,799	2,427	35.7%
	2006	32,052	20,209	63.0%

Nationwide
Transamerica Life Insurance
Standard Group Medicare Supplement
Durational Experience
Policy Form Series: MS4500 & MS8000

Plans: G, K-N

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Loss Ratio
2012	2007	15,101	13,707	90.8%
	2008	25,489	6,037	23.7%
	2009	33,566	11,440	34.1%
	2010	47,360	14,885	31.4%
	2011	89,023	65,208	73.2%
	2012	87,453	89,274	102.1%
	Total	336,844	223,188	66.3%
2013	2005	7,426	6,624	89.2%
	2006	31,788	29,728	93.5%
	2007	13,898	10,866	78.2%
	2008	26,289	10,337	39.3%
	2009	30,682	24,065	78.4%
	2010	42,796	18,115	42.3%
	2011	72,003	34,786	48.3%
	2012	134,929	93,586	69.4%
	2013	145,908	99,998	68.5%
	Total	505,720	328,105	64.9%
2014	2005	5,661	2,223	39.3%
	2006	29,474	25,022	84.9%
	2007	13,372	20,503	153.3%
	2008	26,455	24,088	91.1%
	2009	30,156	14,198	47.1%
	2010	37,924	10,784	28.4%
	2011	65,818	23,135	35.1%
	2012	121,734	105,955	87.0%
	2013	237,581	141,121	59.4%
	2014	242,772	144,067	59.3%
	Total	810,947	511,096	63.0%
2015	2005	5,518	945	17.1%
	2006	23,548	9,753	41.4%
	2007	13,594	24,104	177.3%
	2008	25,868	53,257	205.9%
	2009	27,834	15,299	55.0%
	2010	36,041	22,095	61.3%
	2011	63,105	33,733	53.5%
	2012	115,323	86,644	75.1%
	2013	217,306	137,769	63.4%

Nationwide
Transamerica Life Insurance
Standard Group Medicare Supplement
Durational Experience
Policy Form Series: MS4500 & MS8000

Plans: G, K-N

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Loss Ratio
2015	2014	354,061	295,489	83.5%
	2015	276,405	200,294	72.5%
	Total	1,158,603	879,381	75.9%
2016	2005	5,560	2,423	43.6%
	2006	23,029	13,442	58.4%
	2007	11,715	7,015	59.9%
	2008	24,665	42,799	173.5%
	2009	26,099	12,302	47.1%
	2010	37,238	18,022	48.4%
	2011	62,162	14,155	22.8%
	2012	99,895	68,656	68.7%
	2013	208,544	120,619	57.8%
	2014	341,797	240,465	70.4%
	2015	429,657	255,864	59.6%
	2016	287,041	240,111	83.7%
	Total	1,557,401	1,035,874	66.5%
2017	2005	5,714	3,075	53.8%
	2006	24,247	16,076	66.3%
	2007	12,052	5,422	45.0%
	2008	21,724	34,337	158.1%
	2009	26,488	17,000	64.2%
	2010	37,318	18,949	50.8%
	2011	62,545	33,062	52.9%
	2012	104,654	49,287	47.1%
	2013	203,802	94,244	46.2%
	2014	317,597	167,521	52.7%
	2015	397,438	320,334	80.6%
	2016	416,980	284,807	68.3%
	2017	323,984	313,891	96.9%
	Total	1,954,542	1,358,004	69.5%
2018	2005	5,857	1,693	28.9%
	2006	20,187	15,675	77.6%
	2007	12,643	5,363	42.4%
	2008	22,299	39,065	175.2%
	2009	27,572	41,637	151.0%
	2010	38,811	18,565	47.8%
	2011	60,442	21,241	35.1%

Nationwide
Transamerica Life Insurance
Standard Group Medicare Supplement
Durational Experience
Policy Form Series: MS4500 & MS8000

Plans: G, K-N

Calendar Year	Issue Year	Earned Premium	Incurred Claims	Loss Ratio
2018	2012	98,748	80,420	81.4%
	2013	205,466	141,778	69.0%
	2014	304,951	147,037	48.2%
	2015	371,951	254,883	68.5%
	2016	381,308	242,880	63.7%
	2017	427,975	327,788	76.6%
	2018	259,845	310,167	119.4%
	Total	2,238,055	1,648,193	73.6%
Through 9/2019	2005	3,744	3,021	80.7%
	2006	14,424	2,766	19.2%
	2007	9,721	2,629	27.0%
	2008	15,224	16,527	108.6%
	2009	21,250	14,993	70.6%
	2010	25,926	11,281	43.5%
	2011	43,999	8,691	19.8%
	2012	71,531	52,968	74.0%
	2013	146,997	91,345	62.1%
	2014	223,841	110,914	49.6%
	2015	257,933	157,711	61.1%
	2016	261,084	185,374	71.0%
	2017	304,245	222,194	73.0%
	2018	239,697	639,931	267.0%
	2019	138,637	132,087	95.3%
	Total	1,778,252	1,652,433	92.9%
Grand Total		10,996,883	7,985,809	72.6%